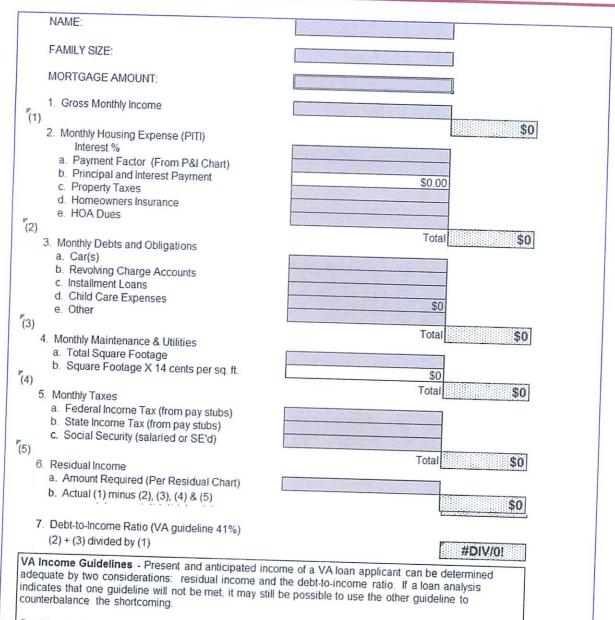
VA Home Loan Prequalification Worksheet



Credit - Applicant must have a minimum of 12 months (preferably 2 years) paid-as-agreed credit. Two years of satisfactory credit following Chapter 7 bankruptcy. Satisfactory payment for 12 months following Chapter 13 bankruptcy and Trustee or Bankruptcy Judge approval of the new credit.

Employment Stability - Evidence of two years employment with current employer. If less than two years, verify prior employment plus present employment covering a total of two years. For self-employment to be considered stable, applicant must have been in business at least two years.



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